

<b>Notice of References Cited</b>	Application/Control No. 10/825,991	Applicant(s)/Patent Under Reexamination JANSSEN, SEBASTIAN	
	Examiner ERIC WONG	Art Unit 3693	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Scheel, William C., "The Impropriety of Benefits-Premiums Ratios in Life Insurance Price Disclosure", The Journal of Risk and Insurance, Vol. 41, No. 2. (Jun., 1974), pp. 356-360.
	V	Smith, Michael L., "Three Views of Life Insurance", The Journal of Risk and Insurance, Vol 48, No. 2. (Jun., 1981), pp. 334-350.
	W	
	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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